

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE VILLAR

Debtor(s)

Case No. 09-41271

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/28/2012.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,875.00
Less amount refunded to debtor	\$475.00

NET RECEIPTS: \$5,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$256.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,656.35

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS NEUROCARE	Unsecured	375.00	453.40	453.40	362.62	0.00
ACE CASH ADVANCE	Unsecured	1,150.00	NA	NA	0.00	0.00
ALLIANCE ONE	Unsecured	75.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	1,150.00	NA	NA	0.00	0.00
COMMUNITY TRUST CREDIT UNION	Unsecured	623.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	1,300.00	1,726.76	1,726.76	1,381.03	0.00
CREDITORS COLLECTION BUREAU	Unsecured	278.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	728.00	NA	NA	0.00	0.00
FIAT FINANCIAL	Unsecured	1,400.00	NA	NA	0.00	0.00
GLOBAL RECOVERY SERVICES INC	Unsecured	500.00	NA	NA	0.00	0.00
GREATER ELGIN EMERGENCY PHYS	Unsecured	900.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	62.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	725.00	NA	NA	0.00	0.00
JOHN LAFTSIDIS	Unsecured	238.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	593.00	NA	NA	0.00	0.00
NORTHWEST SUBURBAN IMAGING	Unsecured	20.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	2,000.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	1,685.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	1,000.00	NA	NA	0.00	0.00
STITH ORAL & SURGERY	Unsecured	185.00	NA	NA	0.00	0.00
SUBURBAN SURG CARD	Unsecured	20.00	NA	NA	0.00	0.00
TARGET	Unsecured	120.00	NA	NA	0.00	0.00
TEK COLLECT CORP	Unsecured	139.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,180.16	\$1,743.65	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,656.35</u>	
Disbursements to Creditors	<u>\$1,743.65</u>	
TOTAL DISBURSEMENTS :		<u>\$5,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.